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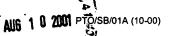
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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that: This declaration is directed to:			
[]	The attached application, entitled APPARATUS, METHODS AND ARTICLES OF MANUFACTURE FOR COMPUTERIZED TRANSACTION EXECUTION AND PROCESSING, or		
[X]	Application No. 09/824,305, filed on April 2, 2	<u>2001</u> ,	
	[] as amended on		
I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;			
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;			
I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and			
All statements made herein of my/our knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.			
FULL NAME OF	FINVENTOR(S)		
	Umesh Mahajan	Citizenship: India	
Signature	Dmahajan.	Date <u>06/14/01</u>	
Inventor two:	Engin Tekkoc	Citizenship: US	
Signature		Date	
Inventor three:		Citizenship	
Signature		Date	
[] Addition	nal inventors are being named on	_ additional form(s) attached hereto.	
This collection of informati	tion is required by 35 USC 115 and 37 CFR 1.63. The information is us	sed by the public to file (and the PTO to process) an application.	

ATTORNEY DOCKET NO. 21710-67784



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FULL NAME OF	FINVENTOR(S)		
Inventor one:	Umesh Mahajan	Citizenship: India	
Signature		Date	
Inventor two:	Engin Tekkoć	Citizenship: US	
Signature	eng ZIVI	Date <u>6 /5 /01</u>	
Inventor three:		Citizenship	
Signature		Date	
[] Addition	pal inventors are being named on additions	al form(s) attached hereto	

This collection of information is required by 35 USC 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 USC 122 and 37 CFR 1.14.. SEND FEES AND COMPLETED FORMS TO: Assistant Commissioner for Patents, Washington, DC 20231.